

Moneyfacts Annual Star Ratings



Personal Credit Cards 2026

Credit Cards – Five star

AIB (NI) - AIB Option 1 Visa	Lloyds Bank - Cashback Credit Card Visa
American Express - Amex® Cashback Credit Card	Lloyds Bank - World Elite Mastercard
American Express - Amex® Cashback Everyday Credit Card	MBNA Limited - Platinum Visa
American Express - British Airways American Express® Credit Card	NatWest - Reward Black Credit Card Mastercard
American Express - British Airways American Express® Premium Plus Card	NatWest - Reward Credit Card Mastercard
American Express - Marriott Bonvoy® American Express® Credit Card	NatWest - The NatWest Credit Card Mastercard
American Express - Nectar Credit Card	NatWest - Travel Reward Credit Card Visa
American Express - Preferred Rewards Gold Credit Card	Royal Bank of Scotland - Reward Black Credit Card Mastercard
American Express - The American Express Rewards® Credit Card	Royal Bank of Scotland - Reward Credit Card Mastercard
American Express - The Platinum Card® Credit Card	Royal Bank of Scotland - The Royal Bank Credit Card Mastercard
American Express - Vitality American Express® Credit Card	Santander - All in One Credit Card Mastercard
Bank of Scotland - Credit Card Visa	Santander - Edge Credit Card Mastercard
Barclaycard - Avios Mastercard	Santander - World Elite Mastercard
Barclaycard - Avios Plus Mastercard	Tesco Bank - Clubcard Credit Card All Round Mastercard
Barclaycard - Platinum 14 Month Balance Transfer Visa	Tesco Bank - Clubcard Credit Card Balance Transfer and Purchases Mastercard
Barclaycard - Platinum 21 Month BT and 24 Month Purchase Visa	Tesco Bank - Clubcard Credit Card Balance Transfer Mastercard
Barclaycard - Platinum 22 Month Balance Transfer Visa	Tesco Bank - Clubcard Credit Card Low APR Mastercard
Barclaycard - Platinum 24 Month BT and 21 Month Purchase Visa	Tesco Bank - Clubcard Credit Card Purchase Mastercard
Barclaycard - Rewards Visa	Tesco Bank - Clubcard Low Fee Balance Transfer Mastercard
Halifax - Cashback Credit Card Visa	Tesco Bank - Clubcard Plus Credit Card Mastercard
Halifax - Clarity Credit Card Visa	Ulster Bank - The Ulster Bank Credit Card Mastercard
Halifax - World Elite Mastercard	Virgin Money - Everyday Cashback Credit Card Mastercard
HSBC - Premier Credit Card Mastercard	Yonder - Full Membership Credit Card Mastercard
HSBC - Premier World Elite Mastercard	

Credit Cards – Four star

Bank of Scotland - Platinum 0% Purchase and Balance Transfer Visa	M&S Bank - Credit Card Transfer Plus Offer Mastercard
Bank of Scotland - Platinum Long 0% Balance Transfer Visa	M&S Bank - Rewards Credit Card Mastercard
Barclaycard - Platinum 33 Month Balance Transfer Visa	MBNA Limited - 0% Transfer and Purchase Credit Card Visa
Barclaycard - The Amazon Barclaycard Visa	MBNA Limited - Long 0% Balance Transfer Credit Card Visa
Halifax - 0% Purchase and Balance Transfer Visa	Nationwide BS - Nationwide Member Credit Card All Rounder Visa
Halifax - Credit Card Visa	Nationwide BS - Nationwide Member Credit Card Balance Transfer Visa
Halifax - Longest 0% Balance Transfer Credit Card Visa	NatWest - Balance Transfer Credit Card Mastercard
HSBC - Rewards Credit Card Mastercard	Royal Bank of Scotland - Balance Transfer Credit Card Mastercard
John Lewis Finance - Partnership Credit Card Mastercard	Virgin Money - 14 Month Balance Transfer Credit Card Mastercard
Lloyds Bank - Credit Card Visa	Virgin Money - Travel Credit Card Mastercard
Lloyds Bank - Platinum 0% Purchase and Balance Transfer Credit Card Visa	Virgin Money - Virgin Atlantic Reward Credit Card
Lloyds Bank - Platinum Long 0% Balance Transfer Credit Card Visa	Virgin Money - Virgin Atlantic Reward Plus Credit Card
M&S Bank - Credit Card Purchase Plus Offer Mastercard	

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Personal Credit Cards 2026

Credit Cards – Three star

AIB (NI) - AIB Option 2 Visa
ASDA Money - Balance Transfer Credit Card Visa
ASDA Money - Credit Card Visa
Capital One - Balance Transfer Mastercard
Coutts & Co - Silk Credit Card Mastercard
Danske Bank - Standard Mastercard
HSBC - Balance Transfer Credit Card Visa
HSBC - Purchase Plus Credit Card Visa
NatWest - Longer Balance Transfer Credit Card Mastercard
NatWest - Purchase & Balance Transfer Credit Card Mastercard
Royal Bank of Scotland - Longer Balance Transfer Credit Card Mastercard
Royal Bank of Scotland - Purchase & Balance Transfer Credit Card Mastercard
Santander - Everyday Long Term Balance Transfer Credit Card Mastercard
Santander - Everyday No Balance Transfer Fee Credit Card Mastercard
The Co-operative Bank - Members' Credit Card Visa
Ulster Bank - Balance Transfer Credit Card Mastercard

Ulster Bank - Longer Balance Transfer Credit Card Mastercard
Ulster Bank - Purchase & Balance Transfer Credit Card Mastercard
Vanquis Bank - Balance Transfer & Purchase Credit Card Visa
Vanquis Bank - Balance Transfer Credit Card Visa
Vanquis Bank - Purchase Credit Card Visa
Virgin Money - 12 Month Money and Balance Transfer Credit Card Mastercard
Virgin Money - 18 Month Low Fee Balance Transfer Credit Card Mastercard
Virgin Money - 20 Month 2% Fee Balance Transfer Credit Card Mastercard
Virgin Money - 30 Month Balance Transfer Credit Card Mastercard
Virgin Money - 33 Month Balance Transfer Credit Card Mastercard
Virgin Money - 9 Month Balance Transfer Credit Card Mastercard
Virgin Money - Credit Card Mastercard
Virgin Money - Dual Credit Card Mastercard
Yonder - Free Membership Credit Card Mastercard
Zopa - Credit Card Visa

Credit Repair Credit Cards – Five star

118 118 Money - Guaranteed Rate Card Mastercard
Barclaycard - Forward Credit Card Visa
NewDay Ltd - Bip Credit Card Mastercard

Tesco Bank - Foundation Clubcard Credit Card Mastercard
Zable - Credit Card Mastercard

Credit Repair Credit Cards – Four star

HSBC - HSBC - Classic Credit Card Visa
Virgin Money - 12 Month All Round Credit Card Mastercard

Virgin Money - 12 Month Balance Transfer Credit Card Mastercard
Virgin Money - 21 Month Balance Transfer Credit Card Mastercard

Credit Repair Credit Cards – Three star

Capital One - Classic Mastercard
NatWest - Credit Builder Credit Card Mastercard
Ocean Finance - Ocean Credit Card Mastercard

Post Office Money® - Classic Credit Card Mastercard
Vanquis Bank - Credit Builder Credit Card Visa